

<i>SERFF Tracking Number:</i>	<i>CCGN-125648676</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Connecticut General Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39012</i>
<i>Company Tracking Number:</i>	<i>08-4004</i>		
<i>TOI:</i>	<i>L07I Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L07I.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table for CG/LN370</i>		

Filing at a Glance

Company: Connecticut General Life Insurance Company

Product Name: Individual Whole Life

SERFF Tr Num: CCGN-125648676 State: ArkansasLH

TOI: L07I Individual Life - Whole

SERFF Status: Closed

State Tr Num: 39012

Sub-TOI: L07I.101 Fixed/Indeterminate

Co Tr Num: 08-4004

State Status: Approved-Closed

Premium - Single Life

Filing Type: Form

Co Status:

Reviewer(s): Linda Bird

Author: Terri Jones

Disposition Date: 05/19/2008

Date Submitted: 05/15/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2001 CSO Mortality Table for CG

Project Number: LN370

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments: Filing not required in domicile state of Pennsylvania.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/19/2008

State Status Changed: 05/19/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The enclosed submission is for your review and approval.

Your department approved the 2001 CSO Mortality Table for new issues (on or after January 1, 2009). It is our intent to comply with all aspects of the state nonforfeiture law including the use of the new mortality table in the above-captioned policy form previously approved by your department. The policy form nonforfeiture values are being updated based on

<i>SERFF Tracking Number:</i>	<i>CCGN-125648676</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>08-4004</i>		
<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
<i>Product Name:</i>	<i>Individual Whole Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table for CG/LN370</i>		

the most recent statutes.

An Actuarial Memorandum, demonstrating that updated nonforfeiture values are in compliance with the Nonforfeiture Law, is attached.

Also attached are the policy pages that are impacted by the change. The changed language on the pages has been highlighted for your ease of reference. The pages have also been revised to include (2001 CSO Mortality) as part of the form number.

The Flesch score for the policy (56.0) has not changed from the original filing.

Company and Contact

Filing Contact Information

Terri Jones, Compliance Sr. Specialist	Terri.Jones@CIGNA.com
1601 Chestnut St -Two Liberty	(215) 761-3941 [Phone]
Philadelphia, PA 19192	(215) 761-5609[FAX]

Filing Company Information

Connecticut General Life Insurance Company	CoCode: 62308	State of Domicile: Connecticut
1601 Chestnut Street	Group Code: 901	Company Type:
Philadelphia, PA 19192	Group Name:	State ID Number:
(215) 761-8442 ext. [Phone]	FEIN Number: 06-0303370	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per filing
Per Company:	No

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Connecticut General Life Insurance Company	\$50.00	05/15/2008	20342519

<i>SERFF Tracking Number:</i>	<i>CCGN-125648676</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	05/19/2008	05/19/2008

<i>SERFF Tracking Number:</i>	<i>CCGN-125648676</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Product Name:</i>	<i>Individual Whole Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table for CG/LN370</i>		

Disposition

Disposition Date: 05/19/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CCGN-125648676</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>L071 Individual Life - Whole</i>	<i>Sub-TOI:</i>	<i>L071.101 Fixed/Indeterminate Premium - Single Life</i>
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<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table for CG/LN370</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Nonforfeiture Provisions (page 10)		Yes
Form	Table of Nonforfeiture Values (page 5)		Yes

SERFF Tracking Number: CCGN-125648676 State: Arkansas

Filing Company: Connecticut General Life Insurance Company State Tracking Number: 39012

Company Tracking Number: 08-4004

TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life

Product Name: Individual Whole Life

Project Name/Number: 2001 CSO Mortality Table for CG/LN370

Form Schedule

Lead Form Number: LN370

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	LN370-	Policy/Cont	Nonforfeiture	Initial			Nonforfeiture Provisions (Page 10).pdf
	Nonfor/Gen	ract/Fratern	Provisions (page 10)				
	Prov (2001	al					
	CSO	Certificate:					
	Mortality)	Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					
	LN370-	Policy/Cont	Table of	Initial			Table of
	Table	ract/Fratern	Nonforfeiture Values				Nonforfeiture
	(2001 CSO	al	(page 5)				Values (page
	Mortality)	Certificate:					5).pdf
		Amendmen					
		t, Insert					
		Page,					
		Endorseme					
		nt or Rider					

Nonforfeiture Provisions (Continued)

The paid-up or extended insurance may be surrendered at any time for its net cash value. The Company will grant a loan against the net cash value of any paid-up insurance. The net cash values of paid-up insurance and extended insurance are equal to the present value of the respective benefits less any indebtedness against the policy. The net cash values within 30 days after a policy anniversary will be computed as of such anniversary.

The Company may defer payment of any net cash value under the policy for a period not exceeding 6 months from the date of request for payment. During any deferred period of 30 days or more, the amount payable will bear interest at the rate of 7 ½% per year.

Nonforfeiture Values. Values applicable to this policy are shown in the Table of Nonforfeiture Values. Values shown apply only if the policy is free from indebtedness. Values for policy years not shown are determined using the nonforfeiture factor shown on page 5A and will be furnished on request.

Values are shown for the end of the policy year where premiums have been paid for the full policy year. If premiums have been paid to a date within a

The Policy. The policy and the application for the policy constitute the entire contract between the parties. All statements made in the application will, in the absence of fraud, be deemed representations and not warranties. No statement will be used in defense of a claim under the policy unless it is contained in the application, and a copy of the application is attached to the policy when issued.

Only the President, a Vice President, a Secretary, a Director, or an Assistant Director of the Company may make or modify this policy. The policy is executed at the Home Office of the Company, the Post Office address of which is Hartford, Connecticut.

Non-Participation. The policy is not entitled to share in surplus distribution.

Payment of Proceeds. The policy proceeds are payable at the Home Office upon receipt of due proof of the Insured's death and, if required by the Company, upon return of the policy. When settlement is made: (a) the portion of any premium paid for the period beyond the date of the Insured's death will be added to the proceeds, and (b) any indebtedness against the

policy year in which default occurs, values will be calculated on a basis consistent with that used to calculate values for the end of a policy year. Allowance will be made for the lapse of time and premiums paid within such policy year.

All cash values, present values and net single premiums are calculated on the following basis: (a) interest at *[the interest rate will be based on a value no greater than allowed per the state Standard Non-Forfeiture laws. The current value is 5.00%.]* per year, (b) mortality as provided in the Commissioners 2001 Standard Ordinary Mortality Tables and for extended insurance calculations, the Commissioners 2001 Extended Term Tables, and (c) on the assumption that death benefits are payable at the end of the policy year in which the insured dies.

The nonforfeiture values are at least equal to those required by statute of the jurisdiction in which this policy is delivered. A detailed statement of the method of computing values has been filed with the insurance supervisory official of that jurisdiction.

General Provisions

policy, including any overdue premium, will be deducted from the proceeds.

Misstatement of Age. If the age of the Insured's is misstated, the Company's liability will be the amount of insurance which the premiums paid would have purchased for the correct age according to the Company's rates in effect on the Date of Issue.

Suicide. Suicide of the Insured, whether sane or insane, within 2 years from the Date of Issue is a risk not assumed under the policy. In such an event, the Company will pay to the Beneficiary an amount equal to the premiums paid less any indebtedness against the policy.

Incontestability. Except for nonpayment of premiums, the policy will be incontestable after it has been in force during the Insured's lifetime for two years from the Date of Issue.

Change of Plan. This Policy may be exchanged for another policy only if the Company consents to the exchange and all requirements for the exchange as determined by the Company are met.

TABLE OF NONFORFEITURE VALUES

FOR FACE AMOUNT OF \$10,000

AGE AT ISSUE: 35

<u>End of Policy Year</u>		<u>Cash or Loan Value</u>	<u>Reduced Paid-up Insurance</u>	<u>Extended Term Insurance Years</u>	<u>Days</u>
1	[0	0	0	0
2		0	0	0	0
3		4	25	2	358
4		12	71	7	231
5		21	119	11	184
6		30	163	14	135
7		39	203	16	125
8		48	240	17	305
9		58	278	19	60
10		69	318	20	114
11		79	349	20	358
12		90	382	21	231
13		102	417	22	102
14		113	444	22	214
15		126	475	23	5
16		138	501	23	52
17		151	527	23	99
18		165	554	23	148
19		179	578	23	158
20		193	600	23	135
At age 65		350	771	20	2551

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<i>Product Name:</i>	<i>Individual Whole Life</i>		
<i>Project Name/Number:</i>	<i>2001 CSO Mortality Table for CG/LN370</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: CCGN-125648676 State: Arkansas
Filing Company: Connecticut General Life Insurance Company State Tracking Number: 39012
Company Tracking Number: 08-4004
TOI: L071 Individual Life - Whole Sub-TOI: L071.101 Fixed/Indeterminate Premium - Single Life
Product Name: Individual Whole Life
Project Name/Number: 2001 CSO Mortality Table for CG/LN370

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 05/15/2008
Comments:
Attachment:
Compliance_Certification.pdf

Review Status:

Bypassed -Name: Application 05/15/2008
Bypass Reason: Not applicable to this filing.
Comments:

Review Status:

Satisfied -Name: Life & Annuity - Actuarial Memo 05/15/2008
Comments:
Attachment:
Actuarial Memorandum (CG Conversion).pdf

COMPLIANCE CERTIFICATION

I, THE UNDERSIGNED OFFICER OF Connecticut General Life Insurance Company

HAVE READ AND UNDERSTAND EACH OF THE APPLICABLE ARKANSAS LAWS, RULES,
REGULATIONS AND BULLETINS; AND

CERTIFY, TO THE BEST OF MY GOOD FAITH, KNOWLEDGE AND BELIEF, THAT THE POLICY
FORMS FILED WITH THIS CERTIFICATION, ARE IN FULL COMPLIANCE WITH ALL
ARKANSAS INSURANCE LAWS, RULES, REGULATIONS AND BULLETINS.



(Original) Signature of Officer*)

Vice- President

(Title of Officer*)

Steve Mellas

(Printed Name of Officer*)

05/15/2008

(Date)

**Actuarial Memorandum
Connecticut General Life Insurance Company
2007 Submission**

Individual Whole Life Policy Non-Participating Form LN370

Purpose of Filing

The 2001 CSO Mortality tables are required to be used on policies with issue dates of 1/1/09 and later. This memorandum describes the methods and formulas used to calculate cash values for this form.

Description of Form

This form is a whole life policy with an endowment at age 100. It provides for a level face amount and a level guaranteed premium level. Key provisions in the contract include a policy loan feature, an automatic policy loan feature, and the ability to add a waiver of premium rider.

This form is used exclusively for conversion from group life policies. State law requires access to guarantee issue individual whole life policies for people who lose their group life coverage. This product is not actively marketed to individuals. The insureds covered under this form are substandard and exhibit high mortality levels.

Interest and Mortality Assumptions

All nonforfeiture values will be calculated using the 2001 CSO Ultimate Mortality tables assuming 80% of the policies are issued to males. Calculations are made assuming premiums are received annually at the beginning of the year and death benefits are paid at the end of the year.

The maximum nonforfeiture interest rate per year for any policy issued in a particular calendar year shall be equal to one hundred and twenty-five percent (125%) of the calendar year statutory interest rate for such policy as defined in the standard valuation law rounded to the nearer one quarter of one percent.

Cash Value Definitions

Cash surrender values provided in all policy years are equal to the minimum cash values defined in Standard Nonforfeiture Law for a level premium whole life plan with an endowment at age 100. All cash values are rounded to the next highest dollar per thousand.

Cash Value Sample Calculations

Below are the formulas and sample calculations using the 2001 CSO table and an interest rate of 5.00%. The issue age assume to be 35 and the cash values are provided at durations 5 and 10.

The cash values will be calculated on a unisex basis. 80% of the covered individuals are assumed to be male. The 2001 CSO table is used.

Formulas

$$v = 1 / (1 + \text{interest rate})$$

${}_t p_x$ = is the probability of someone age x surviving to $x+t$

q_x = probability of someone age dying at the end of the year

A_x = The present value of life insurance coverage with an endowment payment at age 100 = $\sum {}_t p_x \times q_{x+t} \times v^{t+1}$ (for t equal 0 to $(99-x)$) + ${}_{(100-x)} p_x \times v^{(100-x)}$

\ddot{a}_x = The present value of \$1 paid at the beginning of every year = $\sum {}_t p_x \times v^t$ for t equal 0 to $(99-x)$

$$E = \text{Expense allowance} = 1.25 \times \text{Min} (40, 1,000 \times A_x \div \ddot{a}_x) + 10$$

NF = The adjusted premium defined in the standard Nonforfeiture Law based on interest rate component of the dynamic nonforfeiture law = $(A_x + E) \div \ddot{a}_x$

$${}_t CV_x = \text{Cash Value at duration } t = 1000 \times A_{x+t} - NF \times \ddot{a}_{x+t}$$

Sample Calculations

$$\begin{aligned} E &= 1.25 \times \text{Min}(40, 143.1538 \div 17.9938) + 10 \\ &= 19.94 \end{aligned}$$

$$\begin{aligned} NF &= (143.1538 + 19.94) \div 17.9938 \\ &= 9.06 \end{aligned}$$

$$\begin{aligned} {}_5 CV_{35} &= 1000 A_{40} - NF \ddot{a}_{40} \\ &= 176.6811 - 9.06 \times 17.2897 \\ &= 21 \text{ (rounded to the higher dollar amount)} \end{aligned}$$

$$\begin{aligned} {}_{10} CV_{35} &= 1000 A_{45} - NF \ddot{a}_{45} \\ &= 217.2242 - 9.06 \times 16.4383 \\ &= 69 \text{ (rounded to the higher dollar amount)} \end{aligned}$$

Paid Up and Extend Term Options

The cash surrender values, less any policy indebtedness, may be used as a single premium to purchase term insurance or paid up insurance under the assumptions of mortality and interest described above. The amount of term insurance during any period of extended insurance is equal to the amount of insurance on the date of default, less any policy indebtedness.

For reduced paid up insurance, the amount of coverage is determined per the following formula:

${}_t\text{RPU}_x$ equals the reduced paid amount for issue age x at duration $t = {}_t\text{CV}_x \div A_{x+t}$

To determine the period of coverage for extended term insurance, the following formulas are used:

M_x is a standard commutation function

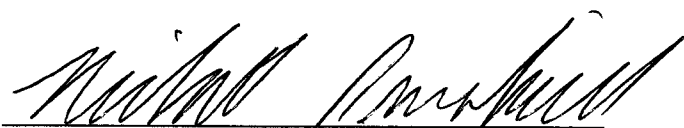
${}_t\text{CV}_x = 1,000 \times ((M_{x+t} - M_{x+t+s}) \div D_{x+t})$, where s equals the extend term duration.

$M_{x+t+s} = M_{x+t} - ({}_t\text{CV}_x \times D_{x+t} / 1,000)$

Extended years = k where $M_{x+t+k} \geq M_{x+t+s} \geq M_{x+t+k+1}$

Extend days = $365 \times (M_{x+t+k} - M_{x+t+s}) \div (M_{x+t+k} - M_{x+t+k+1})$

I certify that, to the best of my knowledge, this policy's values are not less than the minimum requirements of your state.



Richard P. Smolinski, F.S.A., M.A.A.A.

Senior Director of Operations

April 28, 2008

Table of Cash Values
Connecticut General Life Insurance Company
Custom Whole Life
Cash Value, Reduce Paid Up, and Extended Term
Issue Age 35

End of Policy Year		Cash or Loan Value	Reduced Paid-up Insurance	Extended Term Insurance Years	Days	
1	[0	0	0	0	
2		0	0	0	0	
3		4	25	2	358	
4		12	71	7	231	
5		21	119	11	184	
6		30	163	14	135	
7		39	203	16	125	
8		48	240	17	305	
9		58	278	19	60	
10		69	318	20	114	
11		79	349	20	358	
12		90	382	21	231	
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16		138	501	23	52	
17		151	527	23	99	
18		165	554	23	148	
19		179	578	23	158	
20		193	600	23	135	
At age 65		350	771	20	255]

Cash Values are based on a 5.00% interest rate and the 2001 CSO Mortality Table assuming 80% male and 20% female.